

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: CARRAGHER, Philip, et al.)

Title: SYSTEM FOR CARD
ACTIVITY-BASED
RESIDENTIAL
CREDITING)

Serial No: 09/669,196)

Confirm. No: 2986)

Filing Date: September 25, 2000)

Art Unit: 3691)

Examiner: Gregory Johnson _____

Commissioner for Patents
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) Signed: /John R Linzer #56,972/
John R Linzer

) Dated: July 1, 2011

AMENDMENT

Sir,

This is in response to the non-final Office action mailed May 16, 2011 for the above-identified patent application.

In the claims:

Please amend the claims as follows: